

In re:
Deshawnda L Williams
Debtor(s)

Case No. 20-10630-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Dec 28, 2020

User: Adminstra
Form ID: pdf900

Page 1 of 2
Total Noticed: 4

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 30, 2020:

Recip ID	Recipient Name and Address
db	+ Deshawnda L Williams, 7955 Cedarbrook Ave, Philadelphia, PA 19150-1327

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Dec 29 2020 03:38:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 29 2020 03:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	Dec 29 2020 03:38:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

TOTAL: 3

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 30, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 28, 2020 at the address(es) listed below:

Name	Email Address
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BRANDON J PERLOFF

District/off: 0313-2

User: Adminstra

Page 2 of 2

Date Rcvd: Dec 28, 2020

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on behalf of Debtor Deshawnda L Williams bperloff@perlofflaw.com kmecf1429@gmail.com

LEON P. HALLER

on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com dmaurer@pkh.com;mgutshall@pkh.com

REBECCA ANN SOLARZ

on behalf of Creditor Pennsylvania Housing Finance Agency bkgroup@kmlawgroup.com

SCOTT F. WATERMAN (Chapter 13)

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Certificate of Notice Page 3 of 5
IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Deshawnda L. Williams fka Deshawnda L Sutherland <u>Debtor</u>	CHAPTER 13
PENNSYLVANIA HOUSING FINANCE AGENCY <u>Movant</u>	NO. 20-10630 <u>AMC</u>
vs.	
Deshawnda L. Williams fka Deshawnda L Sutherland <u>Debtor</u>	<u>11 U.S.C. Section 362</u>
Scott F. Waterman, Esquire <u>Trustee</u>	

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$9,931.65** which breaks down as follows;

Post-Petition Payments:	February 2020 to December 2020 at \$809.15/month
Fees & Costs Relating to Motion:	\$1,031.00
Total Post-Petition Arrears	\$9,931.65

2. The Debtor(s) shall cure said arrearages in the following manner;

a). On or before December 31, 2020, the Debtor shall make a down payment in the amount of **\$5,000.00**;

b). Beginning on January 1, 2021 and continuing through June 1, 2021, until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of **\$809.15** on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1st) day of each month (with late charges being assessed after the 15th of the month), plus an installment payment of **\$821.95 from January 2021 to May 2021 and \$821.90 for June 2021** towards the arrearages on or before the last day of each month at the address below;

Pennsylvania Housing Finance Agency
211 North Front Street
Harrisburg, PA 17101

c). Maintenance of current monthly mortgage payments to the Movant

thereafter.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived .

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: December 10, 2020

By: /s/ Rebecca A. Solarz, Esquire
Attorney for Movant

Date: December 20, 2020

/s/ Brandon J. Perloff, Esquire
Brandon J. Perloff, Esquire
Attorney for Debtor

Date: December 23, 2020

/s/ Polly A. Langdon, Esquire, for
Scott F. Waterman, Esquire
Attorney for Debtor

Approved by the Court this _____ day of _____, 2020. However, the court
retains discretion regarding entry of any further order.

Date: December 28, 2020



Bankruptcy Judge
Ashely M. Chan